

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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SUSAN A. YOUNG,

Civ. Act. No.: 09-CV-9811 (RJH)

Plaintiff,

-against-

HARTFORD LIFE AND ACCIDENT
INSURANCE COMPANY and CONTINENTAL
CASUALTY COMPANY,

**REPLY DECLARATION OF
MICHAEL H. BERNSTEIN**

DOCUMENT
ELECTRONICALLY FILED

Defendants.

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MICHAEL H. BERNSTEIN, being duly sworn, deposes and states:

1. I am a member of the firm of Sedgwick, Detert, Moran & Arnold LLP, attorneys for the defendants HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY and CONTINENTAL CASUALTY COMPANY. As such, I am fully familiar with the facts and circumstances in this matter.

2. I submit this Declaration and the exhibits annexed hereto in further support of Defendants' motion for an Order pursuant to Rule 56 of the Federal Rules of Civil Procedure granting summary judgment dismissing plaintiff Susan A. Young's ("Young") Complaint in its entirety and for such other and further relief as this Court may deem just and proper.

3. Annexed hereto as Exhibit "A" is a true and correct copy of the cited pages of the deposition transcript of Ruthledge Crump taken on December 9, 2010.

4. Annexed hereto as Exhibit "B" is a true and correct copy of the transcript from the hearing before the Court on September 2, 2010.

Dated: New York, New York
March 11, 2011

I declare under penalty of perjury that the foregoing is true and correct.

s/

MICHAEL H. BERNSTEIN (MB 0579)

CERTIFICATE OF SERVICE

I, JOHN T. SEYBERT, hereby certify and affirm that a true and correct copy of the attached **REPLY DECLARATION OF MICHAEL H. BERNSTEIN** was served **via ECF** on March 11, 2011, upon the following:

Scott M. Riemer, Esq. (SR 5005)
RIEMER & ASSOCIATES LLC
60 East 42nd Street, Suite 2430
New York, New York 10165
Tel.: (212) 297-0700

Dated: New York, New York
March 11, 2011

s/

JOHN T. SEYBERT (JS 5014)